

Table I.A.2.c Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 14.1% | 31.5% | 22.1% | 9.1% | 2.8% | 2.5% | 25.8% | 3.1% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 31.9% | 40.1% | 40.9% * | -- | -- | -- | 37.9% | -- |
| Mining and manufacturing | 12.9% | 28.9% * | 15.6% | -- | -- | -- | 20.0% | -- |
| Construction | 22.1% | 23.3% | 24.1% | -- | -- | -- | 23.4% | -- |
| Utilities and transp. | 14.5% | 31.1% * | 18.7% * | -- | -- | -- | 23.4% * | -- |
| Wholesale trade | 16.0% | 36.5% | 26.3% | -- | -- | -- | 29.5% | -- |
| Fin. svcs. and real estate | 13.8% | 39.9% | 18.4% | -- | -- | -- | 32.6% | -- |
| Retail trade | 9.4% | 31.3% | 23.5% | -- | -- | -- | 24.3% | -- |
| Professional services | 14.2% | 27.9% | 19.2% | -- | -- | -- | 23.0% | -- |
| Other services | 14.9% | 33.0% | 25.8% | -- | -- | -- | 27.9% | -- |
| Ownership | | | | | | | | |
| For profit, incorporated | 13.6% | 31.8% | 22.3% | -- | -- | -- | 25.7% | -- |
| For profit, unincorporated | 15.8% | 30.7% | 19.6% | -- | -- | -- | 25.5% | -- |
| Nonprofit | 15.5% | 31.7% | 25.2% | -- | -- | -- | 27.8% | -- |
| Age of firm | | | | | | | | |
| Less than 5 years | 24.6% | 33.4% | 9.5% * | -- | -- | -- | 26.6% | -- |
| 5-9 years | 21.8% | 29.9% | 21.3% | -- | -- | -- | 25.4% | -- |
| 10-19 years | 18.2% | 25.5% | 25.6% | -- | -- | -- | 23.2% | -- |
| 20 or more years | 11.3% | 34.9% | 23.3% | -- | -- | -- | 27.0% | -- |
| Multi/single status | | | | | | | | |
| 2 or more locations | 4.0% | 30.9% * | 23.3% | -- | -- | -- | 17.2% | -- |
| 1 location only | 25.2% | 31.5% | 22.0% | -- | -- | -- | 26.9% | -- |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 12.6% | 31.0% | 29.5% | -- | -- | -- | 28.5% | -- |
| 25-49 % | 9.4% | 29.8% | 19.8% | -- | -- | -- | 23.5% | -- |
| 50-74 % | 16.0% | 36.1% | 19.7% | -- | -- | -- | 28.4% | -- |
| 75% or more | 14.5% | 30.6% | 22.3% | -- | -- | -- | 25.3% | -- |
| Union presence | | | | | | | | |
| No union employees | 14.5% | 30.6% | 22.1% | -- | -- | -- | 25.1% | -- |
| Has union employees | 10.5% | 59.4% | 24.4% * | -- | -- | -- | 45.6% | -- |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 7.1% | 23.9% | 21.9% | -- | -- | -- | 21.0% | -- |
| Less than 50% low-wage | 15.8% | 32.4% | 22.2% | -- | -- | -- | 26.4% | -- |
| Percent women employees | | | | | | | | |
| Less than 25% | 19.3% | 34.4% | 25.2% | -- | -- | -- | 28.6% | -- |
| 25-49 % | 13.3% | 31.4% | 25.6% | -- | -- | -- | 26.2% | -- |
| 50-74 % | 12.5% | 33.3% | 19.6% | -- | -- | -- | 27.1% | -- |
| 75% or more | 10.9% | 25.2% | 17.2% | -- | -- | -- | 20.2% | -- |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 12.7% | 26.9% | 21.4% | -- | -- | -- | 22.6% | -- |
| 25-49 % | 11.5% | 35.6% | 24.0% | -- | -- | -- | 26.8% | -- |
| 50-74 % | 16.2% | 31.7% | 20.9% | -- | -- | -- | 26.4% | -- |
| 75% or more | 29.8% | 37.5% | 21.8% | -- | -- | -- | 34.4% | -- |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.c Standard errors for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2019

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.61% | 1.84% | 1.51% | 0.70% | 0.35% | 0.33% | 1.17% | 0.25% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 7.27% | 11.35% | 14.19% * | -- | -- | -- | 8.70% | -- |
| Mining and manufacturing | 2.93% | 9.58% * | 4.42% | -- | -- | -- | 4.97% | -- |
| Construction | 2.39% | 4.65% | 4.51% | -- | -- | -- | 2.88% | -- |
| Utilities and transp. | 4.23% | 15.03% * | 8.40% * | -- | -- | -- | 9.19% * | -- |
| Wholesale trade | 2.77% | 7.59% | 6.14% | -- | -- | -- | 4.65% | -- |
| Fin. svcs. and real estate | 1.80% | 5.51% | 4.78% | -- | -- | -- | 4.17% | -- |
| Retail trade | 1.26% | 5.63% | 4.87% | -- | -- | -- | 3.37% | -- |
| Professional services | 1.16% | 3.01% | 2.45% | -- | -- | -- | 1.96% | -- |
| Other services | 1.35% | 4.05% | 3.61% | -- | -- | -- | 2.54% | -- |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.70% | 2.24% | 1.79% | -- | -- | -- | 1.38% | -- |
| For profit, unincorporated | 1.80% | 4.02% | 3.38% | -- | -- | -- | 2.83% | -- |
| Nonprofit | 1.67% | 5.25% | 4.80% | -- | -- | -- | 3.21% | -- |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.68% | 5.22% | 3.18% * | -- | -- | -- | 3.99% | -- |
| 5-9 years | 2.59% | 4.60% | 4.11% | -- | -- | -- | 3.13% | -- |
| 10-19 years | 1.69% | 3.20% | 3.50% | -- | -- | -- | 2.20% | -- |
| 20 or more years | 0.63% | 2.77% | 2.03% | -- | -- | -- | 1.58% | -- |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.34% | 11.34% * | 4.29% | -- | -- | -- | 2.42% | -- |
| 1 location only | 1.16% | 1.86% | 1.61% | -- | -- | -- | 1.27% | -- |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.14% | 7.99% | 7.93% | -- | -- | -- | 4.90% | -- |
| 25-49 % | 1.41% | 6.85% | 4.50% | -- | -- | -- | 3.70% | -- |
| 50-74 % | 1.78% | 4.60% | 3.71% | -- | -- | -- | 3.09% | -- |
| 75% or more | 0.75% | 2.16% | 1.78% | -- | -- | -- | 1.38% | -- |
| Union presence | | | | | | | | |
| No union employees | 0.65% | 1.83% | 1.53% | -- | -- | -- | 1.16% | -- |
| Has union employees | 1.97% | 11.73% | 8.92% * | -- | -- | -- | 7.86% | -- |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 0.90% | 4.78% | 3.92% | -- | -- | -- | 2.90% | -- |
| Less than 50% low-wage | 0.72% | 1.96% | 1.62% | -- | -- | -- | 1.25% | -- |
| Percent women employees | | | | | | | | |
| Less than 25% | 1.36% | 3.24% | 2.68% | -- | -- | -- | 2.07% | -- |
| 25-49 % | 1.40% | 4.72% | 3.91% | -- | -- | -- | 2.91% | -- |
| 50-74 % | 1.11% | 3.73% | 2.93% | -- | -- | -- | 2.46% | -- |
| 75% or more | 1.04% | 3.29% | 2.49% | -- | -- | -- | 2.02% | -- |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 0.85% | 2.62% | 2.11% | -- | -- | -- | 1.58% | -- |
| 25-49 % | 1.00% | 4.47% | 2.77% | -- | -- | -- | 2.43% | -- |
| 50-74 % | 1.55% | 3.92% | 4.02% | -- | -- | -- | 2.63% | -- |
| 75% or more | 3.43% | 4.61% | 6.28% | -- | -- | -- | 3.99% | -- |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.